

Exhibit F

DISCLOSURE STATEMENT
2-YEAR/6-MONTH ADJUSTABLE RATE MORTGAGE

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request from your lender ("Lender").

An adjustable rate mortgage means that your interest rate and payment amount can change.

HOW YOUR INITIAL INTEREST RATE AND INITIAL PAYMENT ARE DETERMINED

Your initial interest rate may not be based on the index described below which is used to make later adjustments; your initial rate may include a discount or premium based on market conditions at the time the loan is made. Ask for the current interest rate discount or premium.

Your initial payment will be based on the initial interest rate, original loan balance, and a 30 year loan term.

HOW YOUR INTEREST RATE AND PAYMENTS ARE DETERMINED

The interest rate will be based on the index plus a margin, rounded to the nearest 0.125%. Ask for the current interest rate and margin.

The index is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal.

Your interest rate will equal the index rate plus the margin, rounded to the nearest 0.125%, unless your interest rate "caps" limit the amount of change in the interest rate.

Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.

HOW YOUR INTEREST RATE AND MONTHLY PAYMENT CAN CHANGE

Your interest rate is fixed for the first 24 months, after which your interest rate can change every 6 months.

Your interest rate cannot increase or decrease by more than 3.00 percentage points at the initial adjustment. Your interest rate cannot increase or decrease by more than 1.00 percentage point at each subsequent adjustment.

Your interest rate cannot increase by more than 6.00 percentage points over the term of the loan.
Your interest rate will never be less than the margin.

After the first 24 payments, your payment can change every 6 months. Your monthly payment may increase or decrease substantially based on changes in the interest rate.

NOTICE OF INTEREST RATE AND PAYMENT AMOUNT CHANGES

You will be notified in writing at least 25 days but not more than 120 days before the payment adjustment may be made. Your notice will contain the following information:

- (1) The current and prior interest rates;
- (2) The index values upon which the current and prior interest rates are based;
- (3) The extent to which Lender has foregone any increase in the interest rate;
- (4) The contractual effects of the adjustment, including the payment due after the adjustment is made and a statement of the loan balance;
- (5) The payment, if different from (4) above, that would be required to fully amortize the loan at the new interest rate over the remainder of the loan term; and
- (6) The title and telephone number of a person who will answer any questions you may have regarding the notice.

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Loan No: [REDACTED] 062

Data ID: 895

EXAMPLE

On a \$10,000, 30 year loan with an initial interest rate of 9.490 % in effect in May, 2005, the maximum amount that the interest rate can increase under this program is 6.00 percentage points to 15.4900%, and the monthly payment can increase from an initial payment of \$84.01 to a maximum of \$128.91 in the 4th year.

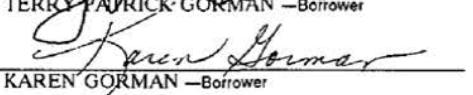
To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be: \$60,000/ \$10,000 = 6; 6 x \$84.01 = \$504.06 per month).

THE UNDERSIGNED BORROWERS ACKNOWLEDGE RECEIPT OF THIS DISCLOSURE AND THE BOOKLET CONSUMER HANDBOOK ON ADJUSTABLE RATE MORTGAGES AT THE TIME AN APPLICATION FOR THIS LOAN PROGRAM WAS PROVIDED.

Date: 5/9/05



TERRY PATRICK GORMAN —Borrower



KAREN GORMAN —Borrower

VARIABLE RATE MORTGAGE PROGRAM DISCLOSURE**LENDER:****VARIABLE RATE LOAN PROGRAM:***Six (6) Month LIBOR ARM Fixed for the First Two (2) Years*

This variable rate loan program disclosure describes the features of the adjustable rate mortgage ("ARM") program you are considering. Information on other ARM programs is available upon request. This is neither a contract nor a commitment to lend. If you do obtain a loan from the Lender, the Note, Security Instrument and related documents will establish your legal rights and obligations.

Because the Lender may sell any loan it makes, the purchaser of the loan ("Noteholder") may enforce the terms of any loan obtained from the Lender. You will be required to make payments to the Noteholder or a Servicer the Noteholder designates. For purposes of easy reference, the term Lender is used below and refers to the initial Lender or purchaser of the Note.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- Your interest rate will be based on an index rate plus a margin.
- Your payment will be based on the interest rate, loan balance, and loan term.
- The index upon which the interest rate will be based is the yearly average of interbank offered rate for six-month U.S. Dollar denominated deposits in the London market ("LIBOR").
- Information about the current index is published in the Wall Street Journal.
- This ARM loan may have a discount feature, and your initial interest rate may not be based on the index used to make later adjustments. Ask about our current discount rate.
- Your interest rate will equal the index rate plus your margin unless your interest rate "caps" limit the amount of change in the interest rate.

HOW YOUR INTEREST RATE CAN CHANGE

- Your interest rate can change every 6 months beginning approximately 2 years after your loan closes. These are known as the "Change Dates".
- Your new interest rate will be equal to the margin and sum of the index value published on the first business day of the month in the month prior to the Change Date subject to the restrictions described below.
- Your interest rate cannot increase or decrease more than three percentage points (3.000%) at the first adjustment (a "cap").
- Your interest rate cannot increase or decrease more than one percentage point (1.000%) at each adjustment thereafter (a "cap").
- Your interest rate can never be less than your margin (a "cap").
- Your interest rate can never increase by more than six percentage points (6.000%) above the start rate (a "cap").
- Your interest rate will be rounded to the nearest 0.125% at each adjustment.

HOW YOUR MONTHLY PAYMENT CAN CHANGE

- Your monthly payment can increase or decrease substantially every 6 months beginning approximately 2 years after your loan closes based on changes to the interest rate. You will begin making your new monthly payments on the first payment due date after each Change Date.
- At each Change Date, the lender will recalculate your monthly payment based on an amount necessary to fully repay the remaining loan balance at the new interest rate on the maturity date in substantially equal monthly payments.
- You will be notified in writing at least 25 calendar days before the monthly adjustment is made. This notice will contain information about your Index, interest rate, payment amount and loan balance.
- For example, on a new \$100,000, 30 year loan with an initial interest rate of 6.000% in effect in December 2001, the maximum amount that the interest rate could rise under this example is 12.000%, and the payment amount could rise from a beginning payment of \$59.96 to a maximum of \$100.69 in 3 1/2 years. (For example, the monthly payment for a mortgage amount of \$60,000/\$10,000 = 6; 6 x \$59.96 ~ \$39.70)

To compute the above example we used a margin value and interest rate we have used recently. Your margin value and interest rate may be different and you should ask about what is the current margin value and interest rate.

I/We hereby acknowledge receipt of this variable rate program disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on the date indicated below.

Date:

*4/19/05**Rey C. Loman**Johan Loman**Signature**Signature**Signature**Signature**Signature*

VARIABLE RATE MORTGAGE PROGRAM DISCLOSURE**LENDER:****VARIABLE RATE LOAN PROGRAM:***Six (6) Month LIBOR ARM Fixed for the First Two (2) Years*

This variable rate loan program disclosure describes the features of the adjustable rate mortgage ("ARM") program you are considering. Information on other ARM programs is available upon request. This is neither a contract nor a commitment to lend. If you do obtain a loan from the Lender, the Note, Security Instrument and related documents will establish your legal rights and obligations.

Because the Lender may sell any loan it makes, the purchaser of the loan ("Noteholder") may enforce the terms of any loan obtained from the Lender. You will be required to make payments to the Noteholder or a Servicer the Noteholder designates. For purposes of easy reference, the term Lender is used below and refers to the initial Lender or purchaser of the Note.

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

- Your interest rate will be based on an index rate plus a margin.
- Your payment will be based on the interest rate, loan balance, and loan term.
- The index upon which the interest rate will be based is the yearly average of interbank offered rate for six-month U.S. Dollar denominated deposits in the London market ("LIBOR").
- Information about the current index is published in the Wall Street Journal.
- This ARM loan may have a discount feature, and your initial interest rate may not be based on the index used to make later adjustments. Ask about our current discount rate.
- Your interest rate will equal the index rate plus your margin unless your interest rate "caps" limit the amount of change in the interest rate.

HOW YOUR INTEREST RATE CAN CHANGE

- Your interest rate can change every 6 months beginning approximately 2 years after your loan closes. These are known as the "Change Dates".
- Your new interest rate will be equal to the margin and sum of the index value published on the first business day of the month in the month prior to the Change Date subject to the restrictions described below.
- Your interest rate cannot increase or decrease more than three percentage points (3.000%) at the first adjustment (a "cap").
- Your interest rate cannot increase or decrease more than one percentage point (1.000%) at each adjustment thereafter (a "cap").
- Your interest rate can never be less than your margin (a "cap").
- Your interest rate can never increase by more than six percentage points (6.000%) above the start rate (a "cap").
- Your interest rate will be rounded to the nearest 0.125% of each adjustment.

HOW YOUR MONTHLY PAYMENT CAN CHANGE

- Your monthly payment can increase or decrease substantially every 6 months beginning approximately 2 years after your loan closes based on changes to the interest rate. You will begin making your new monthly payments on the first payment due date after each Change Date.
- At each Change Date, the lender will recalculate your monthly payment based on an amount necessary to fully repay the remaining loan balance at the new interest rate on the maturity date in substantially equal monthly payments.
- You will be notified in writing at least 25 calendar days before the monthly adjustment is made. This notice will contain information about your index, interest rate, payment amount and loan balance.
- For example, on a new \$100,000, 30 year loan with an initial interest rate of 6.000% in effect in December 2001, the maximum amount that the interest rate could rise under this example is 12.000%, and the payment amount could rise from a beginning payment of \$59.96 to a maximum of \$100.09 in 3 1/2 years. (For example, the monthly payment for a mortgage amount of \$60,000/\$10,000 = 6; 6 x \$59.96 = \$359.70)

To compute the above example we used a margin value and interest rate we have used recently. Your margin value and interest rate may be different and you should ask about what is the current margin value and interest rate.

I/we hereby acknowledge receipt of this variable rate program disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on the date indicated below.

Date:

Signature

Signature

Signature

Signature

Signature

Signature

Signature